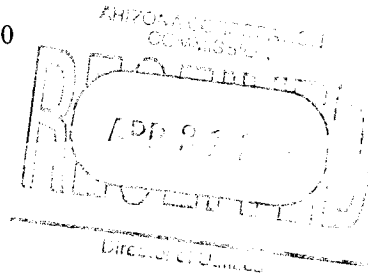


ARIZONA CORPORATION COMMISSION
UTILITIES DIVISION

ANNUAL REPORT MAILING LABEL – MAKE CHANGES AS NECESSARY



W-01983A
White Mountain Lake Estates, Inc.
P.O. Box 90890
White Mountain Lake AZ 859120890



ANNUAL REPORT

*Entered
4/25/03
CYN*

FOR YEAR ENDING

12	31	2002
-----------	-----------	-------------

FOR COMMISSION USE

<i>ANN 04</i>	<i>02</i>
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OK

COMPANY INFORMATION

Company Name (Business Name) <u>White Mountain Lake Estates, Inc.</u>		
Mailing		Street
Mailing Address <u>P. O. Box 90890</u>	<u>8252 Silver Creek Drive</u>	
<u>White Mountain Lake</u>	<u>AZ</u>	<u>85912-0890</u>
(City)	(State)	(Zip)
<u>928-537-7583</u>	<u>928-537-5761</u>	<u>928-601-7544</u>
Telephone No. (Include Area Code)	Fax No. (Include Area Code)	Pager/Cell No. (Include Area Code)
Email Address _____		
Mailing		Street
Local Office Mailing Address <u>P.O. Box 90890</u>	<u>8252 Silver Creek Drive</u>	
<u>White Mountain Lake</u>	<u>AZ</u>	<u>85912-0890</u>
(City)	(State)	(Zip)
<u>928-537-7583</u>	<u>928-537-5761</u>	<u>928-601-7544</u>
Local Office Telephone No. (Include Area Code)	Fax No. (Include Area Code)	Pager/Cell No. (Include Area Code)
Email Address _____		

MANAGEMENT INFORMATION

Management Contact: <u>Lemuel S. Cook</u>		<u>General Manager / President</u>	
Mail: <u>P.O. Box 90788</u>		(Name) (Title)	
Street: <u>1930 Beloud Place, White Mountain Lake, AZ 85912-0788</u>			
(Street)	(City)	(State)	(Zip)
<u>928-537-8168</u>	<u>928-537-5761</u>	<u>928-601-7544</u>	
Telephone No. (Include Area Code)	Fax No. (Include Area Code)	Pager/Cell No. (Include Area Code)	
Email Address _____			
On Site Manager: <u>Lemuel S. Cook</u>			
Mail: <u>P.O. Box 90788</u>			
(Name)			
Street: <u>1930 Beloud Place, White Mountain Lake, AZ 85912-0788</u>			
(Street)	(City)	(State)	(Zip)
<u>928-537-8168</u>	<u>928-537-5761</u>	<u>928-601-7544</u>	
Telephone No. (Include Area Code)	Fax No. (Include Area Code)	Pager/Cell No. (Include Area Code)	
Email Address _____			

Statutory Agent: Lemuel S. Cook

Mail: P.O. Box 90788

(Name)

Street: 1930 Beloud Place, White Mountain Lake, AZ 85912-0788

(Street)

(City)

(State)

(Zip)

928-537-8168

928-537-5761

928-601-7544

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

Attorney: John A. Schulenburg

(Name)

6909 E. Greenway Parkway - Suite 245, Scottsdale, AZ 85254

(Street)

(City)

(State)

(Zip)

480-998-2747

866-239-5400

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

OWNERSHIP INFORMATION

Check the following box that applies to your company:

☐ Sole Proprietor (S)

☒ C Corporation (C) (Other than Association/Co-op)

☐ Partnership (P)

☐ Subchapter S Corporation (Z)

☐ Bankruptcy (B)

☐ Association/Co op (A)

☐ Receivership (R)

☐ Limited Liability Company

☐ Other (Describe) _____

COUNTIES SERVED

Check the box below for the county/ies in which you are certificated to provide service:

☐ APACHE

☐ COCHISE

☐ COCONINO

☐ GILA

☐ GRAHAM

☐ GREENLEE

☐ LA PAZ

☐ MARICOPA

☐ MOHAVE

☒ NAVAJO

☐ PIMA

☐ PINAL

☐ SANTA CRUZ

☐ YAVAPAI

☐ YUMA

☐ STATEWIDE

COMPANY NAME

White Mountain Lake Estates, Inc.

UTILITY PLANT IN SERVICE

Acct. No.	DESCRIPTION	Original Cost (OC)	Accumulated Depreciation (AD)	O.C.L.D. (OC less AD)
301	Organization	-0-	-0-	-0-
302	Franchises	-0-	-0-	-0-
303	Land and Land Rights	32,841	-0-	32,841
304	Structures and Improvements	23,114	13,422	9,692
307	Wells and Springs	16,639	16,639	-0-
311	Pumping Equipment	25,031	19,550	5,481
320	Water Treatment Equipment	-0-	-0-	-0-
330	Distribution Reservoirs and Standpipes	101,633	75,510	26,123
331	Transmission and Distribution Mains	860,757	860,757	-0-
333	Services	20,369	19,479	890
334	Meters and Meter Installations	66,184	49,926	16,258
335	Hydrants	5,313	3,687	1,626
336	Backflow Prevention Devices	168	8	160
339	Other Plant and Misc. Equipment	-0-	-0-	-0-
340	Office Furniture and Equipment	4,702	2,963	1,739
341	Transportation Equipment	9,903	1,460	8,443
343	Tools, Shop and Garage Equipment	14,788	4,568	10,220
344	Laboratory Equipment	-0-	-0-	-0-
345	Power Operated Equipment	7,227	3,614	3,613
346	Communication Equipment	-0-	-0-	-0-
347	Miscellaneous Equipment	-0-	-0-	-0-
348	Other Tangible Plant	-0-	-0-	-0-
	TOTALS	1,188,669	1,071,582	117,086

This amount goes on the Balance Sheet Acct. No. 108



COMPANY NAME

White Mountain Lake, Estates, Inc.

CALCULATION OF DEPRECIATION EXPENSE FOR CURRENT YEAR

Acct. No.	DESCRIPTION	Original Cost (1)	Depreciation Percentage (2)	Depreciation Expense (1x2)
301	Organization	-0-		
302	Franchises	-0-		
303	Land and Land Rights	32,841	0%	
304	Structures and Improvements	23,114	5%	1,156
307	Wells and Springs	16,639	5%	
311	Pumping Equipment	25,031	5%	1,252
320	Water Treatment Equipment	-0-	0%	
330	Distribution Reservoirs and Standpipes	101,633	5%	5,082
331	Transmission and Distribution Mains	860,757	5%	
333	Services	20,369	5%	1,018
334	Meters and Meter Installations	66,184	5%	3,309
335	Hydrants	5,313	5%	266
336	Backflow Prevention Devices	168	5%	8
339	Other Plant and Misc. Equipment	-0-	5%	
340	Office Furniture and Equipment	4,702	10%	470
341	Transportation Equipment	9,903	5%	495
343	Tools, Shop and Garage Equipment	14,788	10%	1,479
344	Laboratory Equipment	-0-		
345	Power Operated Equipment	7,227	10%	723
346	Communication Equipment	-0-		
347	Miscellaneous Equipment	-0-		
348	Other Tangible Plant	-0-		
	TOTALS	1,188,669		15,257

This amount goes on Comparative Statement of Income and Expense _____
 Acct. No. 403.

BALANCE SHEET

Acct. No.		BALANCE AT BEGINNING OF YEAR	BALANCE AT END OF YEAR
	ASSETS		
	CURRENT AND ACCRUED ASSETS		
131	Cash	\$ 4,851	\$ 617
134	Working Funds		
135	Temporary Cash Investments		
141	Customer Accounts Receivable	19,951	12,607
146	Notes/Receivables from Associated Companies		
151	Plant Material and Supplies	9,928	3,536
162	Prepayments		
174	Miscellaneous Current and Accrued Assets		
	TOTAL CURRENT AND ACCRUED ASSETS	\$ 34,730	\$ 16,760
	FIXED ASSETS		
101	Utility Plant in Service	\$ 1,180,303	\$ 1,188,669
103	Property Held for Future Use		
105	Construction Work in Progress		
108	Accumulated Depreciation – Utility Plant	1,056,324	1,071,581
121	Non-Utility Property		
122	Accumulated Depreciation – Non Utility		
	TOTAL FIXED ASSETS	\$ 123,979	\$ 117,088
	TOTAL ASSETS	\$ 158,709	\$ 133,848

NOTE: The Assets on this page should be equal to **Total Liabilities and Capital** on the following page.

BALANCE SHEET (CONTINUED)

Acct. No.		BALANCE AT BEGINNING OF YEAR	BALANCE AT END OF YEAR
	LIABILITIES		
	CURRENT LIABILITES		
231	Accounts Payable	\$ 12,550	\$ 2,380
232	Notes Payable (Current Portion)	31,898	22,376
234	Notes/Accounts Payable to Associated Companies		
235	Customer Deposits	7,999	9,237
236	Accrued Taxes	2,339	12,454
237	Accrued Interest		512
241	Miscellaneous Current and Accrued Liabilities		
	TOTAL CURRENT LIABILITIES	\$ 54,786	\$ 46,959
	LONG-TERM DEBT (Over 12 Months)		
224	Long-Term Notes and Bonds	\$	\$
	DEFERRED CREDITS		
251	Unamortized Premium on Debt	\$	\$
252	Advances in Aid of Construction	10,750	11,499
255	Accumulated Deferred Investment Tax Credits		
271	Contributions in Aid of Construction		
272	Less: Amortization of Contributions		
281	Accumulated Deferred Income Tax		
	TOTAL DEFERRED CREDITS	\$ 10,750	\$ 11,499
	TOTAL LIABILITIES	\$ 65,536	\$ 58,458
	CAPITAL ACCOUNTS		
201	Common Stock Issued	\$ 1,000	\$ 1,000
211	Paid in Capital in Excess of Par Value	488,000	488,000
215	Retained Earnings	(395,827)	(413,610)
218	Proprietary Capital (Sole Props and Partnerships)		
	TOTAL CAPITAL	\$ 93,173	\$ 75,390
	TOTAL LIABILITIES AND CAPITAL	\$ 158,709	\$ 133,848

COMPARATIVE STATEMENT OF INCOME AND EXPENSE

Acct. No.	OPERATING REVENUES	PRIOR YEAR	CURRENT YEAR
461	Metered Water Revenue	\$ 182,824	\$ 193,432
460	Unmetered Water Revenue		
474	Other Water Revenues	2,795	3,280
	TOTAL REVENUES	\$ 185,620	\$ 196,712
	OPERATING EXPENSES		
601	Salaries and Wages	\$	\$
610	Purchased Water	12,200	12,016
615	Purchased Power		
618	Chemicals		
620	Repairs and Maintenance	48,933	58,800
621	Office Supplies and Expense	30,688	31,777
630	Outside Services	66,000	72,000
635	Water Testing	2,953	4,111
641	Rents	4,200	7,800
650	Transportation Expenses		
657	Insurance – General Liability	3,393	2,302
659	Insurance - Health and Life		
666	Regulatory Commission Expense – Rate Case		
675	Miscellaneous Expense		
403	Depreciation Expense	15,401	15,257
408	Taxes Other Than Income		
408.11	Property Taxes	7,090	7,665
409	Income Tax		
	TOTAL OPERATING EXPENSES	\$ 190,858	\$ 211,729
	OPERATING INCOME/(LOSS)	\$ (5,238)	\$ (15,017)
	OTHER INCOME/(EXPENSE)		
419	Interest and Dividend Income	\$	\$
421	Non-Utility Income		
426	Miscellaneous Non-Utility Expenses		
427	Interest Expense		2,766
	TOTAL OTHER INCOME/(EXPENSE)	\$ -0-	\$ (2,766)
	NET INCOME/(LOSS)	\$ (5,238)	\$ (17,783)

COMPANY NAME

White Mountain Lake Estates, Inc.

SUPPLEMENTAL FINANCIAL DATA**Long-Term Debt**

	LOAN #1	LOAN #2	LOAN #3	LOAN #4
Date Issued				
Source of Loan				
ACC Decision No.				
Reason for Loan				
Dollar Amount Issued	\$	\$	\$	\$
Amount Outstanding	\$	\$	\$	\$
Date of Maturity				
Interest Rate				
Current Year Interest	\$	\$	\$	\$
Current Year Principle	\$	\$	\$	\$

Meter Deposit Balance at Test Year End

\$ 9,237

Meter Deposits Refunded During the Test Year

\$ 2,442

COMPANY NAME White Mountain Lake Estates, Inc.

WATER COMPANY PLANT DESCRIPTION

WELLS

ADWR ID Number*	Pump Horsepower	Pump Yield (Gpm)	Casing Depth (Feet)	Casing Diameter (Inches)	Meter Size (inches)	Year Drilled
55-625803	7.5	70	300	6	2	1969
55-625804	7.5	65	185	6	2	1965
55-625805	7.5	65	195	6	2	1964
55-625806	10.0	80	250	6	2	1964
55-625807	40.0	300	650	14	6	1967

- Arizona Department of Water Resources Identification Number

OTHER WATER SOURCES

Name or Description	Capacity (gpm)	Gallons Purchased or Obtained (in thousands)

BOOSTER PUMPS		FIRE HYDRANTS	
Horsepower	Quantity	Quantity Standard	Quantity Other
15	3	4	
20	1		

STORAGE TANKS		PRESSURE TANKS	
Capacity	Quantity	Capacity	Quantity
60,000	1	1,000	1
212,000	1	2,000	3
		3,000	1

COMPANY NAME White Mountain Lake Estates, Inc.

WATER COMPANY PLANT DESCRIPTION (CONTINUED)

MAINS

Size (in inches)	Material	Length (in feet)
2	PVC	2,200
3	PVC	1,700
4	PVC	3,723
5		
6	PVC	48,925
8		
10		
12		
2	CIP	2,570
3	DIP	15,990
4	ACP	57,877

CUSTOMER METERS

Size (in inches)	Quantity
5/8 X 3/4	597
3/4	
1	3
1 1/2	
2	2
Comp. 3	
Turbo 3	
Comp. 4	
Tubo 4	
Comp. 6	1
Tubo 6	

For the following three items, list the utility owned assets in each category.

TREATMENT EQUIPMENT:

STRUCTURES:

Well Site #1	Fencing and Booster Pump Building
#2	Fencing and Booster Pump Building
#3	Fencing
#4	Vault (houses well, boost pump, sump pump and pressure tank
#5	Fencing, booster pump building and well house

212,000 Gal. Tank site with booster pump building

OTHER:

Hand tools, traffic signs, barricades, lights, generator, backhoe, sump pumps,
Storage parts truck

WATER USE DATA SHEET BY MONTH FOR CALENDAR YEAR 2002

MONTH	NUMBER OF CUSTOMERS	GALLONS SOLD	GALLON PUMPED (Thousands)
JANUARY	597	2,165	2,516
FEBRUARY	597	2,048	2,557
MARCH	598	1,898	2,945
APRIL	599	1,484	1,811
MAY	600	2,032	3,693
JUNE	600	2,582	3,746
JULY	601	4,044	4,664
AUGUST	602	4,610	4,834
SEPTEMBER	602	3,959	4,007
OCTOBER	603	4,063	3,526
NOVEMBER	603	2,714	2,813
DECEMBER	603	2,153	2,140
TOTAL		N/A	39,252

33752 am

Is the Water Utility located in an ADWR Active Management Area (AMA)?

() Yes (x) No

Does the Company have An ADWR Gallons Per Capita Per Day (GPCPD) requirement?

() Yes (x) No

If yes, provide the GPCPD amount: N/A

What is the level of arsenic for each well on your system. mg/l

(If more than one well, please list each separately)

Well

1 < 0.002

2 < 0.002

3 < 0.002

4 < 0.002

5 < 0.002

Note: If you are filing for more than one system, please provide separate data sheets for each system.

COMPANY NAME White Mountain Lake Estates, Inc. **YEAR ENDING 12/31/2002**

PROPERTY TAXES

Amount of actual property taxes paid during Calendar Year 2002 was: \$ 4,278.13

Attach to this annual report proof (e.g. property tax bills stamped "paid in full" or copies of cancelled checks for property tax payments) of any and all property taxes paid during the calendar year.

If no property taxes paid, explain why. _____

INCOME TAXES

For this reporting period, provide the following:

Federal Taxable Income Reported	_____ -0 -
Estimated or Actual Federal Tax Liability	_____ -0 -

State Taxable Income Reported	_____ -0 -
Estimated or Actual State Tax Liability	_____ -0 -

Amount of Grossed-Up Contributions/Advances:

Amount of Contributions/Advances	_____ -0 -
Amount of Gross-Up Tax Collected	_____ -0 -
Total Grossed-Up Contributions/Advances	_____ -0 -

Decision No. 55774 states, in part, that the utility will refund any excess gross-up funds collected at the close of the tax year when tax returns are completed. Pursuant to this Decision, if gross-up tax refunds are due to any Payer or if any gross-up tax refunds have already been made, attach the following information by Payer: name and amount of contribution/advance, the amount of gross-up tax collected, the amount of refund due to each Payer, and the date the Utility expects to make or has made the refund to the Payer.

CERTIFICATION

The undersigned hereby certifies that the Utility has refunded to Payers all gross-up tax refunds reported in the prior year's annual report. This certification is to be signed by the President or Chief Executive Officer, if a corporation; the managing general partner, if a partnership; the managing member, if a limited liability company or the sole proprietor, if a sole proprietorship.



SIGNATURE

04-15-03

DATE

Lemuel S. Cook

PRINTED NAME

President

TITLE

**VERIFICATION
AND
SWORN STATEMENT
Intrastate Revenues Only**

VERIFICATION

STATE OF _____
I, THE UNDERSIGNED
OF THE

COUNTY OF (COUNTY NAME)
Navajo
NAME (OWNER OR OFFICIAL) TITLE
Lemuel S. Cook, President
COMPANY NAME
White Mountain Lake Estates, Inc.

DO SAY THAT THIS ANNUAL UTILITY REPORT TO THE ARIZONA CORPORATION COMMISSION

FOR THE YEAR ENDING

MONTH	DAY	YEAR
12	31	2002

HAS BEEN PREPARED UNDER MY DIRECTION, FROM THE ORIGINAL BOOKS, PAPERS AND RECORDS OF SAID UTILITY; THAT I HAVE CAREFULLY EXAMINED THE SAME, AND DECLARE THE SAME TO BE A COMPLETE AND CORRECT STATEMENT OF BUSINESS AND AFFAIRS OF SAID UTILITY FOR THE PERIOD COVERED BY THIS REPORT IN RESPECT TO EACH AND EVERY MATTER AND THING SET FORTH, TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

SWORN STATEMENT

IN ACCORDANCE WITH THE REQUIREMENT OF TITLE 40, ARTICLE 8, SECTION 40-401, ARIZONA REVISED STATUTES, IT IS HEREIN REPORTED THAT THE GROSS OPERATING REVENUE OF SAID UTILITY DERIVED FROM ARIZONA INTRASTATE UTILITY OPERATIONS DURING CALENDAR YEAR 2002 WAS:

Arizona IntraState Gross Operating Revenues Only (\$)

\$ 209,986

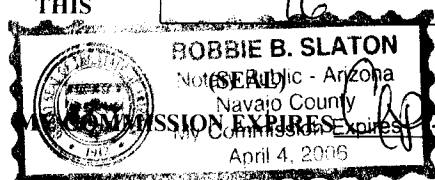
(THE AMOUNT IN BOX ABOVE
INCLUDES \$ 13,274
IN SALES TAXES BILLED, OR COLLECTED

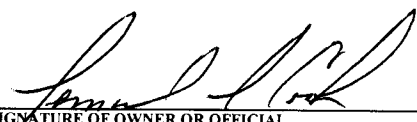
****REVENUE REPORTED ON THIS PAGE MUST INCLUDE SALES TAXES BILLED OR COLLECTED. IF FOR ANY OTHER REASON, THE REVENUE REPORTED ABOVE DOES NOT AGREE WITH TOTAL OPERATING REVENUES ELSEWHERE REPORTED, ATTACH THOSE STATEMENTS THAT RECONCILE THE DIFFERENCE. (EXPLAIN IN DETAIL)**

SUBSCRIBED AND SWORN TO BEFORE ME

A NOTARY PUBLIC IN AND FOR THE COUNTY OF

THIS _____ DAY OF

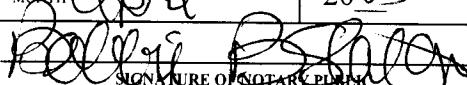




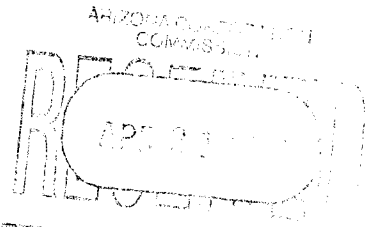
SIGNATURE OF OWNER OR OFFICIAL
928-537-8168

TELEPHONE NUMBER

COUNTY NAME	Navajo
MONTH	April
YEAR	2003
SIGNATURE OF NOTARY PUBLIC	



**VERIFICATION
AND
SWORN STATEMENT
RESIDENTIAL REVENUE
INTRASTATE REVENUES ONLY**



VERIFICATION

STATE OF ARIZONA

I, THE UNDERSIGNED

OF THE

(COUNTY NAME) Navajo	
NAME (OWNER OR OFFICIAL) Lemuel S. Cook	TITLE President
COMPANY NAME White Mountain Lake Estates, Inc.	

DO SAY THAT THIS ANNUAL UTILITY REPORT TO THE ARIZONA CORPORATION COMMISSION

FOR THE YEAR ENDING

MONTH	DAY	YEAR
12	31	2002

HAS BEEN PREPARED UNDER MY DIRECTION, FROM THE ORIGINAL BOOKS, PAPERS AND RECORDS OF SAID UTILITY; THAT I HAVE CAREFULLY EXAMINED THE SAME, AND DECLARE THE SAME TO BE A COMPLETE AND CORRECT STATEMENT OF BUSINESS AND AFFAIRS OF SAID UTILITY FOR THE PERIOD COVERED BY THIS REPORT IN RESPECT TO EACH AND EVERY MATTER AND THING SET FORTH, TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

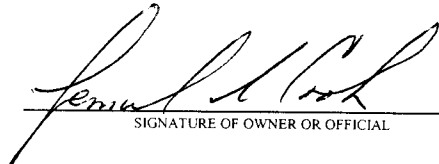
SWORN STATEMENT

IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE 40, ARTICLE 8, SECTION 40-401.01, ARIZONA REVISED STATUTES, IT IS HEREIN REPORTED THAT THE GROSS OPERATING REVENUE OF SAID UTILITY DERIVED FROM ARIZONA INTRASTATE UTILITY OPERATIONS RECEIVED FROM RESIDENTIAL CUSTOMERS DURING CALENDAR YEAR 2002 WAS:

ARIZONA INTRASTATE GROSS OPERATING REVENUES
\$ 209,986

(THE AMOUNT IN BOX AT LEFT
INCLUDES \$ 13,274
IN SALES TAXES BILLED, OR COLLECTED

***RESIDENTIAL REVENUE REPORTED ON THIS PAGE
MUST INCLUDE SALES TAXES BILLED.**


SIGNATURE OF OWNER OR OFFICIAL

SUBSCRIBED AND SWORN TO BEFORE ME

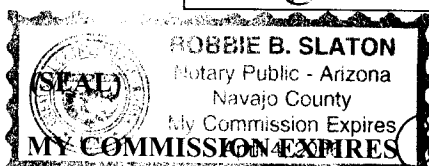
A NOTARY PUBLIC IN AND FOR THE COUNTY OF

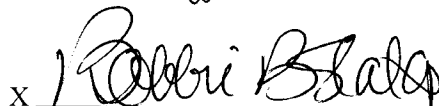
THIS

16

DAY OF

NOTARY PUBLIC NAME Robbie B. Slaton	
COUNTY NAME Navajo	
MONTH April	YEAR 2003



X 
SIGNATURE OF NOTARY PUBLIC

2469

WHITE MOUNTAIN LAKE ESTATE, INC. 11/97

P.O. BOX 90890 520-537-7583
WHITE MOUNTAIN LAKES, AZ 85912

DATE

9-25-02

91-170
8596 1221 AZPAY
TO THE
ORDER OF

Navajo County Treasurer

\$ 520.27

Five hundred, twenty and 27/100

DOLLARS

Security Features
Included.
Details on Back.

Bank of America.

204-30-1340 42.74

ACH R/T 122101706
34-327 42.74

FOR 34-329 42.74

204-19-605

-662

-663

21-3716

29-63

29-267

179.71

42.74

42.74

41.38

42.74

42.74

⑈002469⑈ ⑆122101706⑆ 000252399347⑈ ⑈0000052027⑈

COMMUNITY FIRST BANK >0943000036<
FARGO, N. DAKOTA
280076083 09-30-02 13 8220140428

10/01/02 E3994 01 P01

VS DATE 10/01/02
P14 E C 051 AZ

3150290552

0012 07981

PAY TO THE ORDER OF
COMMUNITY FIRST BANK
HOLBROOK AZ
FOR DEPOSIT ONLY
NAVAJO COUNTY TREASURER
8220140428
CREDIT TO 101 SIGN 85000

2511

WHITE MOUNTAIN LAKE ESTATE, INC.

P.O. BOX 90890 520-537-7583
WHITE MOUNTAIN LAKES, AZ 85912

DATE 12-9-02

91-170
8595 1221 AZ

PAY
TO THE
ORDER OF

Navajo County Treasurer

\$ 69.76

forty nine and 76/100

DOLLARS  Security Features
Included
Details on Back

Bank of America

ACH R/T 122101706

929-81-007

FOR Last Half 2001 Prop Tax

⑈002511⑈ ⑆122101706⑆ 000252399347⑈

⑈0000006976⑈

COMMUNITY FIRST BANK
FARGO, N. DAKOTA
280233034 12-19-02 12 1220140428

⑈091300036⑈
Community First Bank

121902

Fargo, ND
02-18

⑈091300036⑈

VS DATE 12/20/02
P14 E C 051 AZ

12/20/02 E3923 01 P01

3350313388

0013 18209

PAY TO THE ORDER OF
COMMUNITY FIRST BANK
FARGO, N. DAKOTA
FOR DEPOSIT ONLY
NAVAJO COUNTY TREASURER
8220140428

2524

WHITE MOUNTAIN LAKE ESTATE, INC.

P.O. BOX 90890 520-537-7583
WHITE MOUNTAIN LAKES, AZ 85912

DATE 12-31-01

91-170
1221 AZ

3688.10

PAY
TO THE
ORDER OF

Navajo County Treasurer

\$ 3,688.10

Three Thousand six hundred, eighty-eight and 10/100

DOLLARS

Security Features
Included.
Details on Back

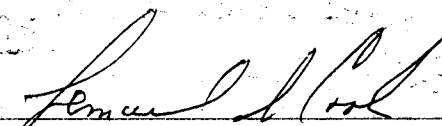
Bank of America.

ACH R/T 122101706

FOR

2nd half 2001

929-81-005



MP

⑈002524⑈ ⑆122101706⑆ 000252399347⑈

⑈0000368810⑈

COMMUNITY FIRST BANK >091300036<
FARGO, N. DAKOTA
400306083 01-07-03 40428091300036
Community First Bank

010703

Fargo, ND
02-18

091300036

US DATE 01/08/03
P14 E C 051 AZ

01/08/03 E3898 01 P01

3550187305

0020 04192

PAY TO THE ORDER OF
COMMUNITY FIRST BANK
HOLBROOK, AZ
FOR DEPOSIT ONLY
NAVAJO COUNTY TREASURER
8220140428